GOVERNMENT OF INDIA
OVERSEAS INDIAN AFFAIRS
LOK SABHA

UNSTARRED QUESTION NO:1113
ANSWERED ON:30.11.2005
INSURANCE SCHEME FOR INDIAN WORKERS
Gandhi Smt. Maneka;Reddy Shri Karunakara G.

Will the Minister of OVERSEAS INDIAN AFFAIRS be pleased to state:

(a) whether any Insurance Scheme is proposed to be introduced for Indians who go abroad including Gulf countries for work;

(b) if so, the details thereof including purpose, amount to be paid and the amount expected to be collected during the current year, State-wise;

(c) whether fee are collected during emigration clearance for benefits, evacuation of workers from their respective countries/work places during emergency situation;

(d) if so, the details thereof including the amount of above fund collected as on date, State-wise, category-wise;

(e) whether the Government proposes to cancel the fees in the light of the above Insurance Scheme; and

(f) if not, the reasons therefor ?

Answer

MINISTER OF STATE (INDEPENDENT CHARGE) IN MINISTRY OF OVERSEAS INDIAN AFFAIRS (SHRI OSCAR FERNANDES)

(a) and (b):. A compulsory Insurance Scheme known as the Pravasi Bharatiya Bima Yojna (PBBY) has already been introduced w.e.f. 25.12.2003 which is applicable to the citizens of India who are required to obtain an emigration clearance for employment abroad. The PBBY provides for insurance cover of a minimum sum of Rs. 2.00 lakhs payable to the nominee/legal heir in the event of death or permanent disability of any Indian emigrant. It also provides for medical cover for the emigrant workers, maternity benefits and hospitalisation cover for the family of emigrant worker. The Government do not collect any amount under the PBBY, 2003. However, the Insurance Companies charge fair and reasonable premium for policy period of six months, one year and two years.

(c): No, Sir.

(d): Does not arise.

(e): No, Sir.

(f): The emigration fee prescribed under rule 15 of the Emigration Rules, 1983 is for processing the application made for grant of emigration clearance and has no relation with the Pravasi Bharatiya Bima Yojana, 2003.